



May 22, 2007

Charitable Gaming
Directive No. 4.05.01

Millionaire Party (Omaha Hi Lo)

BACKGROUND

Millionaire Party Rule 406(5) states in part: "All of the following millionaire party equipment and games are authorized: (e) Card games approved in writing by the bureau." This directive approves Omaha Hi Lo as a millionaire party card game and establishes instructions for its conduct.

DEFINITIONS

1. "Betting Interval" means the period of play when each player has an opportunity to bet, Check, Raise, Call, or Drop.
2. "Big Blind" means a mandatory bet (typically twice the amount of the Small Blind) placed by the player to the left of the Small Blind position before any cards are dealt.
3. "Board Cards" means the community cards dealt face up in the middle of the table which may be used by all players in constructing a standard five card poker Hand and a Lo Hand.
4. "Burn" means to discard the top card from the deck, face down.
5. "Call" means a player places enough chips into the pot to make their contribution equal to the contribution of any other player, but no greater.
6. "Check" means a player remains in the Round of Play but does not wish to place a bet, provided no previous player has made a bet during that Betting Interval.
7. "Dealer Button" means an object used to designate the player in the dealer position if that player was actually dealing the cards.
8. "Equipment" means the standard 52-card decks of playing cards used for the conduct of Omaha Hi Lo.
9. "Drop", also known as fold, means a player discards their Hand and no longer participates in the Round of Play.
10. "Hand" means any combination of two Pocket Cards and three Board Cards which are used to create a standard five card poker Hand and Lo Hand.
11. "Hi Hand" means a standard five card poker Hand consisting of two Pocket Cards and Three Board Cards that is ranked according to 57.
12. "Light Betting" means withdrawing chips from the pot to indicate how much a player owes the pot (prohibited, see 30).
13. "Lo Hand" means a standard five card poker Hand consisting of two Pocket Cards and three Board Cards that are 8 or lower with no pairs. A straight or flush can be used in making a Lo Hand.
14. "Management" as used in Act 382 of the Public Acts of 1972, as amended, and the Millionaire Party Rules means the handling of cash, chips, sales, house rakes, and completion of game records (see 27).

15. "Pocket Cards" means the four cards dealt face down to each player that can only be used by that player in constructing a standard five card poker Hand and Lo Hand.
16. "Raise" means a player places enough chips in the pot to Call, plus one or more chips.
17. "Round of Play" means the period of play commencing with the first card dealt by the dealer and concluding with the awarding of the pot.
18. "Sidepot" means a new pot(s) established by the dealer after a player has bet all remaining chips and additional bets have been placed (optional).
19. "Small Blind" means a mandatory bet (typically half the amount of the Big Blind) placed by the player immediately to the left of the Dealer Button before any cards are dealt.
20. "Wild Card" means a card that may serve as any other suit or value in making a poker Hand (prohibited, see 31).

TERMS AND CONDITIONS

21. Omaha Hi Lo shall be conducted with equipment that is owned by the licensee, donated to the licensee, rented from a licensed supplier, or rented from a location owner/lessee under a bureau approved rental contract.
22. Omaha Hi Lo shall be played with a standard 52 card deck.
23. Omaha Hi Lo shall be played at tables large enough to accommodate a dealer and up to 10 players in such a manner as to ensure that the players may examine their cards without disclosing their value to other players.
24. If more than one millionaire party license is issued for the same date and location, the following provisions shall apply:
 - a. Each licensee shall use chips that are clearly distinguishable from the other licensee's chips.
 - b. Each licensee shall complete its own set of bureau-provided game records and financial statement.
 - c. Each licensee shall deposit its proceeds from the millionaire party into its own financial account.
 - d. A worker who is at a location where more than one licensed millionaire party is being conducted on the same day may only receive compensation from one licensee.
25. A location owner, shareholder of a privately held corporation, partner, officer, agent, or employee of a for-profit location shall not:
 - a. Participate as a player in any gaming event being conducted under the millionaire party license at that location.
 - b. Participate as a dealer in any gaming event being conducted under the millionaire party license at that location.
26. A supplier, shareholder of a privately held corporation, partner, officer, agent, or employee of a supplier shall not:
 - a. Participate as a player in any gaming event being conducted under the millionaire party license for which the supplier is providing Equipment or services.
 - b. Participate as a dealer in any gaming event being conducted under the millionaire party license for which the supplier is providing Equipment or services.

27. Except when dealing the cards, only bona fide members of the qualified organization holding the millionaire party license may perform the following Management duties:
 - a. Counting, distributing, handling, selling, or redeeming chips (including floor sales).
 - b. Receiving, handling, or counting cash.
 - c. Collecting the house rake.
 - d. Paying out cash prizes.
 - e. Completing the millionaire party game records and financial statement.
28. All cards shall be dealt by a millionaire party worker.
29. A player shall not bet on more than one Hand in any Round of Play.
30. Light Betting is prohibited.
31. Wild Cards are prohibited.
32. If a player does not have enough chips to complete the Round of Play, a Sidepot may be created or the licensee may allow the player to purchase additional chips.
33. Dealers shall not sell chips to players.
34. Players shall not sell or redeem chips with another player.
35. Any dispute concerning Omaha Hi Lo shall be referred to the chairperson of the millionaire party.

HOUSE RAKE

36. The house shall collect its house rake using one or more of the following methods which shall be posted in the house rules:
 - a. A required ante contributed by each player prior to each Round of Play.
 - b. A percentage of the pot after completion of the last Betting Interval.
 - c. A fixed amount of the pot after completion of the last Betting Interval.
 - d. A fixed amount paid by each player based on the amount of time the player sits at the table.
 - e. Any other method approved in writing by the bureau.

GAME CONDUCT

37. All suits have the same rank. The rank of cards, from highest to lowest, shall be ace, king, queen, jack, 10, 9, 8, 7, 6, 5, 4, 3, 2, except as provided in 57 or when making a Lo Hand where the ace may be counted low.
38. The dealer shall shuffle the cards prior to each Round of Play.
39. If the house rake is based on a required ante, the dealer shall collect the ante from each player.
40. Prior to the first Round of Play, the dealer shall place the Dealer Button in front of the player immediately to the dealer's left. The dealer shall move the Dealer Button to the next player in a clockwise direction prior to commencing each subsequent Round of Play.

41. The player immediately to the left of the Dealer Button shall post the first mandatory bet, commonly referred to as the Small Blind, before the beginning of each Round of Play.
42. The player immediately to the left of the Small Blind position shall post the second mandatory bet, commonly referred to as the Big Blind, before the beginning of each Round of Play.

NOTE: If there are only 2 players at the table, the player with the Dealer Button shall post the Small Blind and the other player shall post the Big Blind.
43. All cards shall be dealt in a clockwise direction beginning with the player immediately to the left of the Dealer Button.
44. The dealer shall commence Betting Interval 1 by dealing one card to each player face down, then a second card to each player face down, then a third card to each player face down, then a fourth card to each player face down.
45. Players may examine their Pocket Cards at any time.
46. Players shall keep their Pocket Cards in full view of the dealer at all times and must ensure that they are examined in a manner that does not disclose to other players their value. Players may not exchange information concerning their Hand.
47. Players that Drop from the Round of Play shall not reveal their Pocket Cards.
48. Betting for interval 1 shall proceed as follows:
 - a. The player immediately to the left of the Big Blind position is the first to act and must Call, Raise, or Drop.

NOTE: If there are only 2 players at the table, the player with the Dealer Button is the first to act and must Call, Raise, or Drop.
 - b. Betting continues in a clockwise direction until each player has an opportunity to Call, Raise, or Drop with the exception of the player in the Big Blind position who may Check if no other player has Raised.
49. The dealer shall commence Betting Interval 2 by Burning a card and then dealing three Board Cards face up in the middle of the table, commonly referred to as the Flop.
50. Betting for interval 2 shall proceed as follows:
 - a. The player immediately to the left of the Dealer Button is the first to act and must bet, Check, or Drop.
 - b. Betting continues in a clockwise direction until each player has an opportunity to bet, Check, Call, Raise, or Drop.
51. The dealer shall commence Betting Interval 3 by Burning a card and dealing one Board Card face up, commonly referred to as the Turn.
52. Betting for interval 3 shall proceed as in 50.
53. The dealer shall commence Betting Interval 4 by Burning a card and dealing one Board Card face up, commonly referred to as the River.
54. Betting for interval 4 shall proceed as in 50.

55. Upon completion of four Betting Intervals:
- If only one player remains in the Round of Play, (i.e., all but one player has Dropped), the player is not obligated to show his Hand.
 - If two or more players remain in the Round of Play:
 - It shall be the obligation of the player who made the last Raise to show his Hand.
 - If no player has Raised, it shall be the obligation of the player who placed the first bet to show his Hand.
 - If no player has placed a bet, it shall be the obligation of all players to show their Hands.

56. Two Pocket Cards and three Board Cards shall be used to construct a Hi and Lo Hand.

57. The dealer shall determine the winning Hi Hand(s) among the remaining players and declare the winner(s) in accordance with the following ranking of poker combinations containing two Pocket Cards and three Board Cards:

| | |
|----------------|--|
| Royal Flush | is a Hand containing an ace, king, queen, jack, and 10 of the same suit. |
| Straight Flush | is a Hand containing five cards of the same suit in consecutive ranking. An ace may count high or low. |
| 4 of a Kind | is a Hand containing four cards of the same rank. |
| Full House | is a Hand containing "3 of a Kind" and "1 Pair". |
| Flush | is a Hand containing five cards of the same suit but not in consecutive ranking. |
| Straight | is a Hand containing five cards of consecutive rank regardless of suit. An ace may count high or low. |
| 3 of a Kind | is a Hand containing three cards of the same rank. |
| 2 Pair | is a Hand containing two pairs. |
| 1 Pair | is a Hand containing two cards of the same rank. |
| High Card | is a Hand that does not contain 1 pair or better. |

58. The dealer shall determine the winning Lo Hand(s) among the remaining players. The winning Lo Hand shall be the Hand with the lowest high card.

NOTE: A player may use a different combination of Pocket Cards and Board Cards to create a Lo Hand than the combination used to create a Hi Hand.

59. The dealer shall resolve ties in the following manner:

- In the event of equal ranking poker combinations of 3 of a Kind, 2 Pair, or 1 Pair, the high card not used in the poker combination shall break the tie.
- In the event two or more players have a Lo Hand with the same high card, the player with the second lowest high card (or third, fourth, or fifth as necessary) in his or her hand wins the Lo portion of the pot.
- If a Hi or Lo tie cannot be broken, that portion of the pot shall be split equally.

60. If the house rake is based on a percentage of the pot, the dealer shall determine the value of the pot and collect the percentage as specified in the house rules.

61. If the house rake is based on a fixed amount, the dealer shall collect the fixed amount as specified in the house rules.
62. The pot shall be split and awarded according to the following:
 - a. The winning Hi and Lo Hands split the pot equally.
 - b. If there is no Lo Hand, the Hi Hand(s) shall be awarded the entire pot.
 - c. A player may win both the Hi and Lo portions of the pot.
63. The dealer shall collect all cards and shuffle them prior to the next Round of Play.
64. The dealer shall move the Dealer Button to the next player in a clockwise direction.

MISDEAL

65. No misdeal may be called after the first Betting Interval is completed.
66. In the event of a misdeal, additional antes or blinds shall not be required.

HOUSE RULES

67. House rules must be in accordance with Millionaire Party Rule 407 and shall also contain the following information:
 - a. The amount of the blinds.
 - b. The bet limit(s).
 - c. The method for collecting the house rake (see 36).
 - d. Whether a player may purchase chips during a Round of Play.
 - e. Whether Sidepots are permitted.
 - f. The following statements:
 - i. Raises are limited to 3 per Betting Interval.
 - ii. Light Betting is prohibited.
 - iii. Wild Cards are prohibited.
 - iv. Chips may not be sold or redeemed between players.
 - g. All other information essential to a player's understanding of how the licensee will conduct Omaha Hi Lo.
68. House rules must be printed on paper no less than 8 ½ by 11 inches in size and in sufficient number for distribution to all interested parties.
69. House rules shall not be in conflict with the act, rules, or directives of the bureau.

Signed copy available upon request

Gary C. Peters, Commissioner

Date